

Information to identify the case:

Debtor 1 **Joshua Lee Porter**
First Name Middle Name Last Name
Debtor 2 **Brandi Kay Porter**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-10512-TPA**

Social Security number or ITIN **xxx-xx-6919**
EIN **-----**
Social Security number or ITIN **xxx-xx-6708**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua Lee Porter

Brandi Kay Porter

9/27/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joshua Lee Porter
Brandi Kay Porter
Debtors

Case No. 16-10512-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Sep 27, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Lee Porter, Brandi Kay Porter, 314 Front Street, Franklin, PA 16323-2960
14247387	+ Adagio Health Dietary Administered Site, PO Box 73088, Cleveland, OH 44193-0002
14236048	+ Bureau Of Account Management, 2607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011
14247389	+ Convergent Healthcare Recoveries Inc, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
14236050	+ Era Med LLC, 1 Earhart Drive, Suite 11, Coatesville, PA 19320-2771
14247391	+ Hartle Dental LLC, Dr. Ryan T Hartle DMD, 1339 Liberty Street, Franklin, PA 16323-1528
14236053	+ Lehrian & Palo Oral Surgery, 100 State Street, Suite B102, Erie, PA 16507-1462
14236054	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14236057	+ Seneca Medical Center, 181 Park Ave, Franklin, PA 16323-2663
14247392	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14247394	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
14247395	+ Upp - University of Pittsburgh Physician, Quantum One, 2nd Floor, Suite 257, Pittsburgh, PA 15203
14247396	+ Venango Diagnostic Imaging DBA Advanced, PO Box 6138, Hermitage, PA 16148-0922

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 28 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2021 23:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 28 2021 03:18:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Sep 28 2021 03:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14246999	EDI: GMACFS.COM	Sep 28 2021 03:18:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14236047	+ EDI: GMACFS.COM	Sep 28 2021 03:18:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14236049	+ EDI: CITICORP.COM	Sep 28 2021 03:18:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO

District/off: 0315-1

User: dkam

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Date Rcvd: Sep 27, 2021

Form ID: 3180W

Total Noticed: 33

14247388	+ EDI: CAPIO.COM	63179-0040	Sep 28 2021 03:18:00	Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
14247390	+ Email/Text: bdssupport@creditmanagementcompany.com	Sep 27 2021 23:25:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956	
14236051	+ Email/Text: slucas@for-cu.com	Sep 27 2021 23:25:00	Franklin Oil Region Credit Union, 101 North 13th Street, Franklin, PA 16323-2343	
14236052	+ EDI: IIC9.COM	Sep 28 2021 03:18:00	IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378	
14274678	+ EDI: MID8.COM	Sep 28 2021 03:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011	
14290793	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2021 23:24:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570	
14307307	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2021 23:24:00	PNC Mortgage, 3232 Newmark Drive, Miamisburgh, OH 45342	
14236055	Email/Text: Bankruptcy.Notices@pnc.com	Sep 27 2021 23:24:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401	
14737305	EDI: PRA.COM	Sep 28 2021 03:18:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541	
14240619	EDI: RECOVERYCORP.COM	Sep 28 2021 03:18:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605	
14236056	+ Email/Text: bk@revenuegroup.com	Sep 27 2021 23:25:00	Revenue Group, Po Box 221278, Beachwood, OH 44122-0996	
14236058	+ EDI: RMSC.COM	Sep 28 2021 03:18:00	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104	
14247393	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 27 2021 23:25:00	UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348	

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Joshua Lee Porter dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Brandi Kay Porter dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor PNC Bank National Association jgoldman@kmllawgroup.com, angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com

TOTAL: 6